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L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PA

In re: Evelyne Apollo	
	Chapter 13 Debtor(s)
	Chapter 13 Plan
Original	
✓ Amended	
Date: August 25, 202	<u>0</u>
	THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE
	YOUR RIGHTS WILL BE AFFECTED
hearing on the Plan prop carefully and discuss the	
	IN ORDER TO RECEIVE A DISTRIBUTION UNDER THE PLAN, YOU MUST FILE A PROOF OF CLAIM BY THE DEADLINE STATED IN THE NOTICE OF MEETING OF CREDITORS.
Part 1: Bankruptcy Rul	le 3015.1 Disclosures
	Plan contains nonstandard or additional provisions – see Part 9
	Plan limits the amount of secured claim(s) based on value of collateral – see Part 4
	Plan avoids a security interest or lien – see Part 4 and/or Part 9
Part 2: Plan Payment, I	Length and Distribution – PARTS 2(c) & 2(e) MUST BE COMPLETED IN EVERY CASE
Debtor shall p Debtor shall p Other changes § 2(a)(2) Amende	mount to be paid to the Chapter 13 Trustee ("Trustee") \$ 26,493.00 by the Trustee \$ 991.00 per month for 3 months; and by the Trustee \$ 490.00 per month for 48 months. In the scheduled plan payment are set forth in \$ 2(d)
The Plan payments added to the new month	mount to be paid to the Chapter 13 Trustee ("Trustee") \$ 26,493.00 s by Debtor shall consists of the total amount previously paid (\$ 3,430.00) sly Plan payments in the amount of \$ 435.00 seginning 09/01/2020 (date) and continuing for 53 months. In the scheduled plan payment are set forth in § 2(d)
§ 2(b) Debtor shall when funds are available	make plan payments to the Trustee from the following sources in addition to future wages (Describe source, amount and date e, if known):
	treatment of secured claims: None" is checked, the rest of § 2(c) need not be completed.
Sale of rea	al property

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Debtor	_	Evelyne Apollon	Case number	19-17965			
	See § 7	(c) below for detailed description					
Loan modification with respect to mortgage encumbering property: See § 4(f) below for detailed description							
§ 2(d) Othe	r information that may be important relating to the payment and	length of Plan:				
§ 2(e) Estim	nated Distribution					
	A.	Total Priority Claims (Part 3)					
		1. Unpaid attorney's fees	\$	4,000.00			
		2. Unpaid attorney's cost	\$	0.00			
		3. Other priority claims (e.g., priority taxes)	\$	896.00			
	B.	Total distribution to cure defaults (§ 4(b))	\$	1,036.05			
	C.	Total distribution on secured claims (§§ 4(c) &(d))	\$	13,640.69			
	D.	Total distribution on unsecured claims (Part 5)	\$	4270.96			
		Subtotal	\$	23,843.70			
	E.	Estimated Trustee's Commission	\$	2,649.30			
	F.	Base Amount	\$	26,493.00			

Part 3: Priority Claims (Including Administrative Expenses & Debtor's Counsel Fees)

§ 3(a) Except as provided in § 3(b) below, all allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Estimated Amount to be Paid
Erik B. Jensen	Attorney Fee	\$ 4,000.00
City of Philadelphia	Business Tax	\$ 673.48

$\S\ 3(b)$ Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.

None. If "None" is checked, the rest of § 3(b) need not be completed or reproduced.

Part 4: Secured Claims

$\S\ 4(a)$) Secured claims not provided for by the Plan

None. If "None" is checked, the rest of § 4(a) need not be completed.

TYORE. If TYORE is enecked, the rest of § 4(a) nee	
Creditor	Secured Property
or carror	Secured Tropolog
If sheeked debter will now the anaditor(s) listed below directly	2016 Nissan Rouge 90,000 miles
✓ If checked, debtor will pay the creditor(s) listed below directly	
in accordance with the contract terms or otherwise by agreement	Debtor friend drives and pays for this vehicle
, , , , , , , , , , , , , , , , , , ,	Debter menta annocama payerer and remote
Capital One Auto Finance	
If checked, debtor will pay the creditor(s) listed below directly	Automobile
in accordance with the contract terms or otherwise by agreement	Debtor indicates this is paid in full
Nissan Motor Acceptance	

$\S~4(b)$ Curing Default and Maintaining Payments

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Debtor Eve	elyne Apollon		Case	number 19-	17965
□ N	Jone. If "None" is checked,	the rest of § 4(b) need r	not be completed.		
	e shall distribute an amount falling due after the bankrup				, Debtor shall pay directly to creditor
Creditor	Description of Secured Property and Address, if real property	Current Monthly Payment to be paid directly to creditor by Debtor	Estimated Arrearage	Interest Rate on Arrearage, if applicable (%)	Amount to be Paid to Creditor by the Trustee
Citadel FCU	2013 Nissan Rouge 95,000 miles Daughter drives and pays for this vehicle	0.00	Prepetition: \$ 810.96	0.00%	\$810.96
Water Revenue Bureau Tax & Revenue Unit Bankruptcy Group, MSB	2033 Knorr Street Philadelphia, PA 19149 Philadelphia County	0.00	Prepetition: \$ 222.49	0.00%	\$ 222.49
M & T Bank	2033 Knorr Street Philadelphia, PA 19149 Philadelphia County	0.00	Prepetition: \$ 225.09	0.00%	\$225.09
None. If "None" is checked, the rest of § 4(c) need not be completed or reproduced. § 4(d) Allowed secured claims to be paid in full that are excluded from 11 U.S.C. § 506 None. If "None" is checked, the rest of § 4(d) need not be completed. The claims below were either (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value. (1) The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan. (2) In addition to payment of the allowed secured claim, "present value" interest pursuant to 11 U.S.C. § 1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below. If the claimant included a different interest rate or amount for "present value" interest in its proof of claim, the court will determine the present value interest rate and amount at the confirmation hearing. Name of Creditor Collateral Amount of claim Present Value Interest Estimated total payments					
CCO Mortgage Corp.	2033 Knorr Street Philadelphia, PA 1 Philadelphia Cour		\$ 13,640.69	0.00	% \$13,640.69
§ 4(e) Sur	render				
✓ N	None. If "None" is checked, the rest of § 4(e) need not be completed.				
§ 4(f) Loan	n Modification				
✓ None. !	f "None" is checked, the re	st of § 4(f) need not be o	completed.		
D . C C 111	1.01				

Part 5:General Unsecured Claims

§ 5(a) Separately classified allowed unsecured non-priority claims

None. If "None" is checked, the rest of § 5(a) need not be completed.

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Debtor	Evelyne Apo	llon	Case number 19-17965
	§ 5(b) Timely filed u	nsecured non-priority claims	
	(1) Liquidat	ion Test (check one box)	
		All Debtor(s) property is claimed as exempt.	
		Debtor(s) has non-exempt property valued at \$_distribution of \$ to allowed priority and	for purposes of § 1325(a)(4) and plan provides for unsecured general creditors.
	(2) Funding	g: § 5(b) claims to be paid as follows (check one	? box):
	√	Pro rata	
] 100%	
		Other (Describe)	
Part 6: I	xecutory Contracts &	Unexpired Leases	
	-	one" is checked, the rest of § 6 need not be comp	leted or reproduced
	Tronc. II Tro	the is enecked, the rest of § 6 need not be comp	sted of reproduced.
Part 7: 0	ther Provisions		
		iples Applicable to The Plan	
	(1) Vesting of Propert	y of the Estate (<i>check one box</i>)	
	✓ Upon co	nfirmation	
	Upon di	scharge	
in Parts ((2) Subject to Bankru, 4 or 5 of the Plan.	otcy Rule 3012, the amount of a creditor's claim	listed in its proof of claim controls over any contrary amounts listed
to the cre		actual payments under § 1322(b)(5) and adequate ectly. All other disbursements to creditors shall	e protection payments under § 1326(a)(1)(B), (C) shall be disbursed be made to the Trustee.
	on of plan payments, ar	ny such recovery in excess of any applicable exer	other litigation in which Debtor is the plaintiff, before the nption will be paid to the Trustee as a special Plan payment to the the Debtor or the Trustee and approved by the court
	§ 7(b) Affirmative du	nties on holders of claims secured by a security	interest in debtor's principal residence
	(1) Apply the paymen	ts received from the Trustee on the pre-petition a	rrearage, if any, only to such arrearage.
the terms	(2) Apply the post-per of the underlying mor		bebtor to the post-petition mortgage obligations as provided for by
	yment charges or other		rmation for the Plan for the sole purpose of precluding the imposition e-petition default or default(s). Late charges may be assessed on
provides			y sent regular statements to the Debtor pre-petition, and the Debtor of the claims shall resume sending customary monthly statements.
	(5) If a secured credite	or with a security interest in the Debtor's propert	y provided the Debtor with coupon books for payments prior to the

(6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.

filing of the petition, upon request, the creditor shall forward post-petition coupon book(s) to the Debtor after this case has been filed.

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Debtor	Evelyne Apollon	Case number 19-17965					
	§ 7(c) Sale of Real Property						
	▼ None. If "None" is checked, the rest of § 7(c) need not be completed.						
	(1) Closing for the sale of (the "Real Property") shall be completed within months of the commencement of this bankruptcy case (the ale Deadline"). Unless otherwise agreed, each secured creditor will be paid the full amount of their secured claims as reflected in § 4.b (1) of the an at the closing ("Closing Date").						
	(2) The Real Property will be marketed for sale in the following n	nanner and on the following terms:					
this Plan U.S.C. §	(3) Confirmation of this Plan shall constitute an order authorizing the Debtor to pay at settlement all customary closing expenses and all tens and encumbrances, including all § 4(b) claims, as may be necessary to convey good and marketable title to the purchaser. However, nothing in his Plan shall preclude the Debtor from seeking court approval of the sale of the property free and clear of liens and encumbrances pursuant to 11 J.S.C. § 363(f), either prior to or after confirmation of the Plan, if, in the Debtor's judgment, such approval is necessary or in order to convey assurable title or is otherwise reasonably necessary under the circumstances to implement this Plan.						
	(4) Debtor shall provide the Trustee with a copy of the closing set	tlement sheet within 24 hours of the Closing Date.					
	(5) In the event that a sale of the Real Property has not been const	immated by the expiration of the Sale Deadline:					
Part 8: 0	Order of Distribution						
	The order of distribution of Plan payments will be as follows:						
	Level 1: Trustee Commissions* Level 2: Domestic Support Obligations Level 3: Adequate Protection Payments Level 4: Debtor's attorney's fees Level 5: Priority claims, pro rata Level 6: Secured claims, pro rata Level 7: Specially classified unsecured claims Level 8: General unsecured claims Level 9: Untimely filed general unsecured non-priority claims to which debtor has not objected						
*Percen	tage fees payable to the standing trustee will be paid at the rate fix	red by the United States Trustee not to exceed ten (10) percent.					
Part 9: 1	Nonstandard or Additional Plan Provisions						
	ankruptcy Rule 3015.1(e), Plan provisions set forth below in Part 9 dard or additional plan provisions placed elsewhere in the Plan are	are effective only if the applicable box in Part 1 of this Plan is checked. woid.					
✓	None. If "None" is checked, the rest of § 9 need not be completed.						
Part 10:	: Signatures						
	By signing below, attorney for Debtor(s) or unrepresented Debtor ns other than those in Part 9 of the Plan.	(s) certifies that this Plan contains no nonstandard or additional					
Date:	August 25, 2020	/s/ Erik B. Jensen Erik B. Jensen Attorney for Debtor(s)					
	If Debtor(s) are unrepresented, they must sign below.						
Date:	August 25, 2020	/s/ Evelyne Apollon					

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Debtor	Evelyne Apollon	Case number 19-17965	
		Evelyne Apollon Debtor	
Date:			
		Joint Debtor	

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L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PA

In re: Evelyne Apo	
	Chapter 13 Debtor(s)
	Chapter 13 Plan
Original	
First Amended	
Date: March 31, 202	<u>20</u>
	THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE
	YOUR RIGHTS WILL BE AFFECTED
hearing on the Plan pr carefully and discuss	ived from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation reposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers them with your attorney. ANYONE WHO WISHES TO OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A FION in accordance with Bankruptcy Rule 3015 and Local Rule 3015-4. This Plan may be confirmed and become binding, action is filed.
	IN ORDER TO RECEIVE A DISTRIBUTION UNDER THE PLAN, YOU MUST FILE A PROOF OF CLAIM BY THE DEADLINE STATED IN THE NOTICE OF MEETING OF CREDITORS.
Part 1: Bankruptcy R	ule 3015.1 Disclosures
	Plan contains nonstandard or additional provisions – see Part 9
	Plan limits the amount of secured claim(s) based on value of collateral – see Part 4
	Plan avoids a security interest or lien – see Part 4 and/or Part 9
Part 2: Plan Payment	, Length and Distribution – PARTS 2(c) & 2(e) MUST BE COMPLETED IN EVERY CASE
Debtor shall Debtor shall	Plan: Amount to be paid to the Chapter 13 Trustee ("Trustee") \$ 29,400.00 I pay the Trustee \$_ per month for months; and I pay the Trustee \$_ per month for months. s in the scheduled plan payment are set forth in \$ 2(d)
The Plan paymer added to the new mon	Amount to be paid to the Chapter 13 Trustee ("Trustee") \$26,493.00 hts by Debtor shall consists of the total amount previously paid \$2,975.00 has been paid over 3 months months athly Plan payments in the amount of \$490.00 beginning April 26, 2020 and continuing for 48 months. s in the scheduled plan payment are set forth in § 2(d)
§ 2(b) Debtor sha when funds are availa	all make plan payments to the Trustee from the following sources in addition to future wages (Describe source, amount and date ble, if known):
	we treatment of secured claims: "None" is checked, the rest of § 2(c) need not be completed.
Sale of 1	real property

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Debtor	Evelyne Apollon			Case number	19-17965	
See	e § 7(c) below for detailed description	n				
Sec	Loan modification with respect to e § 4(f) below for detailed descriptio		ering property:			
§ 2(d) (Other information that may be imp	ortant relating to th	ne payment and le	ngth of Plan:	51 month plan	
§ 2(e) E	Stimated Distribution					
A	. Total Priority Claims (Part 3)					
	1. Unpaid attorney's fees		\$.		4,000.00	
	2. Unpaid attorney's cost		\$		0.00	
	3. Other priority claims (e.g., p	riority taxes)	\$		0.00	
В	. Total distribution to cure defau	lts (§ 4(b))	\$.		1,036.05	
C.	. Total distribution on secured cl	aims (§§ 4(c) &(d))	\$.		13,640.69	
D	. Total distribution on unsecured	l claims (Part 5)	\$		5,166.96	
		Subtotal	\$.		23,843.70	
E.	Estimated Trustee's Commission	on	\$		2,649.30	
F.	Base Amount		¢		26,493.00	
	rity Claims (Including Administrative	Evnangas & Dahtar	•		20,433.00	
		-			unlare the smallton comes at	h
	S(a) Except as provided in § 3(b) be					ierwise:
Creditor Erik B. Jei	nsen	Type of Priority Attorney Fee		ES	timated Amount to be Paid	\$ 4,000.00
§ 3(b) Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount. None. If "None" is checked, the rest of § 3(b) need not be completed or reproduced.						
Part 4: Secu	red Claims					
	(a)) Secured claims not provided:	for by the Plan				
3 -	None. If "None" is checked, t	-	I not be completed			
Creditor	, and the state of		Secured Property			
in accordance	ed, debtor will pay the creditor(s) list ce with the contract terms or otherwine Auto Finance		2016 Nissan Ro Debtor friend d		niles ys for this vehicle	

§ 4(b) Curing Default and Maintaining Payments

✓ If checked, debtor will pay the creditor(s) listed below directly

in accordance with the contract terms or otherwise by agreement

Automobile

Debtor indicates this is paid in full

Nissan Motor Acceptance

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Debtor	Evel	yne Apollon		Case	number 19-	17965	
[No	one. If "None" is checked,	the rest of § 4(b) need r	not be completed.			
		shall distribute an amount alling due after the bankrup				, Debtor shall pay directly to creditor	
Creditor		Description of Secured Property and Address, if real property	Current Monthly Payment to be paid directly to creditor by Debtor	Estimated Arrearage	Interest Rate on Arrearage, if applicable (%)	Amount to be Paid to Creditor by the Trustee	
Citadel F	·CU	2013 Nissan Rouge 95,000 miles Daughter drives and pays for this vehicle	As per terms	Prepetition: \$ 810.96	As per Terms	\$810.96	
M & T Ba	nnk	2033 Knorr Street Philadelphia, PA 19149 Philadelphia County	As per terms	Prepetition: \$ 225.09	As per terms	\$225.09	
		-			-	etermination of the amount, extent	
or validity			para in rain susse on	broor or crimer or bro		······································	
	√ No	one. If "None" is checked,	the rest of § 4(c) need n	not be completed or rep	produced.		
§	4(d) Allov	ved secured claims to be	paid in full that are ex	cluded from 11 U.S.C	C. § 506		
i	The interest in a		(1) incurred within 910 or the personal use of the	days before the petitio		d by a purchase money security of the petition date and secured by a	
Ī	(1) T	The allowed secured claim	s listed below shall be p	oaid in full and their lie	ens retained until o	completion of payments under the	
	paid at the 1		ed below. If the claiman	t included a different i	nterest rate or amo	1 U.S.C. § 1325(a)(5)(B)(ii) will be ount for "present value" interest in ion hearing.	
Name of C	Creditor	Collateral	Amount	of claim	Present Value In	terest Estimated total payments	
CCO Mor	\$13,640.69 Debtor will be 2033 Knorr Street CCO Mortgage Philadelphia, PA 19149 Corp. Philadelphia County \$9,407.37 \$9.00% \$13,640.69 Pestor will be responsible for all taxes and insurance outside of the plan.						
§	4(e) Surre	ender					
[√ No	one. If "None" is checked,	the rest of § 4(e) need n	not be completed.			
§	§ 4(f) Loan Modification						
№ None. If "None" is checked, the rest of § 4(f) need not be completed.							
Part 5:Gen	neral Unsec	ured Claims					
§	5(a) Sepai	rately classified allowed ı	ınsecured non-priority	v claims			
[None. If "None" is checked, the rest of § 5(a) need not be completed.						

 $\S~5(b)$ Timely filed unsecured non-priority claims

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Debtor	Evelyne Apollon	Case number	19-17965
	All Debtor(s) property is claimed as	exempt.	
	✓ Debtor(s) has non-exempt property distribution of \$5,166.96 to allowe	valued at \$88,759.00 for purposes of d priority and unsecured general credi	
	(2) Funding: § 5(b) claims to be paid as follows	s (check one box):	
	Pro rata		
	✓ 100% on timely filed allowed Unsec	cured Claims.	
	Other (Describe)		
Part 6: Ex	secutory Contracts & Unexpired Leases		
	None. If "None" is checked, the rest of § 6 need n	not be completed or reproduced.	
Part 7: Otl	her Provisions		
§	§ 7(a) General Principles Applicable to The Plan		
((1) Vesting of Property of the Estate (<i>check one box</i>)		
	✓ Upon confirmation		
	Upon discharge		
	(2) Subject to Bankruptcy Rule 3012, the amount of a credi 4 or 5 of the Plan.	tor's claim listed in its proof of claim	controls over any contrary amounts listed
	(3) Post-petition contractual payments under § 1322(b)(5) a itors by the debtor directly. All other disbursements to cred		er § 1326(a)(1)(B), (C) shall be disbursed
completion	(4) If Debtor is successful in obtaining a recovery in person of plan payments, any such recovery in excess of any appeasary to pay priority and general unsecured creditors, or as	licable exemption will be paid to the	Trustee as a special Plan payment to the
8	§ 7(b) Affirmative duties on holders of claims secured by	y a security interest in debtor's prin	cipal residence
((1) Apply the payments received from the Trustee on the pr	re-petition arrearage, if any, only to su	ch arrearage.
	(2) Apply the post-petition monthly mortgage payments ma of the underlying mortgage note.	nde by the Debtor to the post-petition i	mortgage obligations as provided for by
of late pay	(3) Treat the pre-petition arrearage as contractually current ment charges or other default-related fees and services base on payments as provided by the terms of the mortgage and	ed on the pre-petition default or defaul	
	(4) If a secured creditor with a security interest in the Debtor payments of that claim directly to the creditor in the Plan		
	(5) If a secured creditor with a security interest in the Debto to petition, upon request, the creditor shall forward post-pet		
((6) Debtor waives any violation of stay claim arising from	m the sending of statements and cou	ipon books as set forth above.
8	§ 7(c) Sale of Real Property		
•	✓ None . If "None" is checked, the rest of § 7(c) need not b	be completed.	

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Debtor Evelyne Apollo	on	Case number	19-17965	
	of (the "Real Property") shall be compose agreed, each secured creditor will be party").			
(2) The Real Property w	vill be marketed for sale in the following	manner and on the following ter	ms:	
liens and encumbrances, including this Plan shall preclude the Debton U.S.C. § 363(f), either prior to or	Plan shall constitute an order authorizing all § 4(b) claims, as may be necessary to r from seeking court approval of the sale after confirmation of the Plan, if, in the Γ onably necessary under the circumstance	o convey good and marketable to of the property free and clear of Debtor's judgment, such approva	itle to the purchaser. However, nothing in liens and encumbrances pursuant to 11	
(4) Debtor shall provide the Trustee with a copy of the closing settlement sheet within 24 hours of the Closing Date.				
(5) In the event that a sale of the Real Property has not been consummated by the expiration of the Sale Deadline:				
Part 8: Order of Distribution				
The order of distributi Level 1: Trustee Comm Level 2: Domestic Supp Level 3: Adequate Prote Level 4: Debtor's attorn Level 5: Priority claims Level 6: Secured claims Level 7: Specially class	port Obligations ection Payments ney's fees , pro rata s, pro rata sified unsecured claims	:		
	Level 8: General unsecured claims Level 9: Untimely filed general unsecured non-priority claims to which debtor has not objected			
*Percentage fees payable to the s	tanding trustee will be paid at the rate fi	ixed by the United States Truste	re not to exceed ten (10) percent.	
Part 9: Nonstandard or Additiona	l Plan Provisions			
), Plan provisions set forth below in Part 9 ovisions placed elsewhere in the Plan are		able box in Part 1 of this Plan is checked.	
✓ None. If "None" is check	ted, the rest of § 9 need not be completed.			
Part 10: Signatures				
By signing below, attorn provisions other than those in Part	ney for Debtor(s) or unrepresented Debtot 9 of the Plan.	or(s) certifies that this Plan conta	ins no nonstandard or additional	

/s/ Erik B. Jensen Erik B. Jensen

Date: March 31, 2020

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Debtor Evelyne Apollon Case number 19-17965

CERTIFICATE OF SERVICE

THE CHAPTER 13 TRUSTEE AND SECURED CREDITORS ARE BEING SERVED A COPY OF THE AMENDED CHAPTER 13 PLAN.

/s/ Erik B. Jensen Erik B. Jensen 1500 Walnut Street Suite 1920 Philadelphia, PA 19102 215-546-4700.